

**COMPUTER IMPLEMENTED METHOD AND SYSTEM FOR ON-LINE
REDEMPTION OF COUPONS**

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ABSTRACT

10 A computer implemented real-time consumer reward point accumulation system
in which a consumer accumulates points immediately in a centralized data storage of a
host incentive award system upon coupons being redeemed at an interactive web site
that is networked to the host incentive award system. The coupons are redeemed by
inputting consumer identification data and a unique coupon identification number
15 acquired off of a coupon into appropriate fields on a web page of an Internet web site,
optionally facilitated by the use of an electronic scanning device that scans the data
from the consumer's program identification card and/or a printed bar-code on the
coupon. Upon user engagement, the Internet web site transmits the consumer
identification data and the coupon number to the loyalty program host system. The
20 loyalty program host system queries the information received and locates a consumer
award account record and a coupon record. The consumer award account record
includes an associated consumer loyalty program point total, and the coupon record,
associated with the unique coupon identification number, has the associated loyalty
program award point total. The system immediately adds the associated loyalty
25 program award point total to an initial consumer award point total retrieved from the
consumer award account record and stores the revised point total in the centralized data
storage in real time. The updated loyalty program point total is available for use by the
consumer for Internet or in-store purchases at retailer outlets. The consumer experience
at the web site is tailored to the consumer by leveraging the consumer's history of
30 product purchases to provide promotional information specifically relevant to the
individual consumer. The system further leverages the information regarding which
promotions are specifically relevant to each consumer by optionally emailing the
consumer with information about the promotions deemed relevant to the consumer.